

**Information to identify the case:**

Debtor 1	<b>Cleon O Webster</b>	Social Security number or ITIN	<b>xxx-xx-3627</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<b>Roxanne E Webster</b>	Social Security number or ITIN	<b>xxx-xx-9086</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	<b>District of New Jersey</b>		
Case number:	<b>11-22918-VFP</b>		

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Cleon O Webster

Roxanne E Webster  
aka Roxanne E Charles-Webster

8/24/16

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 6

United States Bankruptcy Court  
District of New JerseyIn re:  
Cleon O Webster  
Roxanne E Webster  
DebtorsCase No. 11-22918-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: 3180WPage 1 of 4  
Total Noticed: 114

Date Rcvd: Aug 24, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 26, 2016.

db/jdb  
aty +Cleon O Webster, Roxanne E Webster, 150 Walnut Ave, Bogota, NJ 07603-1606  
+Jacqueline F. McNally, Stern and Eisenberg, PC, 1040 N. Kings Highway, Suite 407,  
Cherry Hill, NJ 08034-1925

cr +Capital One, N.A., Asension Capital Group, POB 165028, Irving, TX 75016-5028  
cr +Capital One, N.A., c/o Stern & Eisenberg, PC, 1040 N. Kings Highway, Suite 407,  
Cherry Hill, NJ 08034-1925

511918983 +Amc Mortgage Services, Po Box 11000, Santa Ana, CA 92711-1000  
511918986 +Az Educational Loan, 1555 N. Fiesta Blv, Gilbert, AZ 85233-1020  
511918988 +Bank Of America, C/O Accounts Receivable Management, PO Box 129, Thorofare, NJ 08086-0129  
513084139 +Bank of America, NA, c/o ROBER & RAPHAEL, A LAW CORPORATION,  
20750 Ventura Boulevard, Suite 100, Woodland Hills, California 91364-6207

512175424 +Baxter Financial LLC, 7 Century Drive, Parsippany, NJ 07054-4603  
511918990 +Bergen Gastroenterology, 466 Old Hook Road, Suite 1, Emerson, NJ 07630-1377  
511918991 +Bill Me Later, C/O Tate & Kirlin Associates, 2810 Southampton Road,  
Philadelphia, PA 19154-1207

513571302 +Capital One Bank (USA), N.A., PO Box 12907, Norfolk, VA 23541-0907  
511918997 Capital One Bank Usa, PO Box 981400, El Paso, TX 79998-1400  
516180894 +Capital One N.A., PO Box 17000, Baltimore, MD 21297-1000  
513557388 +Capital One, N.A., 1 S. Orange St., Wilmington, DE 19801-5006  
511919003 Edfinancial Services, 252 N. Peters Rd, Suite 100, Knoxville, TN 37923  
511919004 +Edfinancial/educatio, 120 N Seven Oaks D, Knoxville, TN 37922-2359  
511919005 +Englewood Hospital, C/O Celentano Stadtmaue & Walenowicz, 1035 Route 46 E, PO Box 2594,  
Clifton, NJ 07015-2594

511919006 Equable Ascent Financial, C/O Sklar & Markind, 102 Browing Lawn, Bulidng B, Suite 1,  
Cherry Hill, NJ 08003-3195

511919008 +FedEx, C/O Synter Resourece Group LLC, 5935 Rivers Ave, Suite 102,  
North Charleston, SC 29406-6071

511919012 Fstntwdmortg, 5280 Corp Dr #0002, Frederick, MD 21701  
511919013 Fulton Tax Capital LLC, C/O Vesta Holdings, 1737 G Ellsworth Industrial Dr NW,  
Atlanta, GA 30318

511919015 +Ge Capital Corp., C/O Equable Ascent Financial, 1120 West Lake Co,  
Buffalo Grove, IL 60089-1970

511997169 +HSBC Bank Nevada, N.A., by PRA Receivables Management, LLC, PO Box 12907,  
Norfolk VA 23541-0907

511919019 +Holy Name Hospital, C/O Savit Collection Agency, PO Box 250,  
East Brunswick, NJ 08816-0250

511919018 +Holy Name Hospital, 718 Teaneck Road, Teaneck, NJ 07666-4281  
512001779 +Holy Name Hospital, re: Certified Credit & Collection Bureau, POB 336,  
Raritan, NJ 08869-0336

513445190 +Holy Name Medical Center, C/O: C.C. & C.B., PO Box 336, Raritan, NJ 08869-0336  
511919021 +Home Loan Services Inc, 150 Allegheny Cent, Pittsburgh, PA 15212-5335  
511919020 +Home Loan Services Inc, 150 Allegheny Center Mall, Pittsburgh, PA 15212-5335  
511919025 +ING Direct, C/O Brook & Scott, PLLC, 5431 Oleander Drive, Wilmington, NC 28403-5847  
511919024 +ING Direct, C/O Fein Such Kahn & Shepard, 7 Century Drive, Suite 201,  
Parsippany, NJ 07054-4609

511919029 +Lynv Funding Llc, C/O Faloni & Associates, 165 Passaic Ave. Suite 301B,  
Fairfield, NJ 07004-3592

511919030 +Mid-atlantic Pathology Service, C/O ML Zager PC, 543 Broadway, Monticello, NY 12701-1127  
511919032 Natasha Murrell, 2168 Juniper Ives Court, Grayson, GA 30017  
511919034 +New Century Financial assignee HSBC, C/O Pressler & Pressler, 7 Entin Road,  
Parsippany, NJ 07054-5020

511919036 +Palisades Collection, C/O Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
511919037 Palisades Medical Center, NY Presbyterian Healthcare System, PO Box 31015,  
Newark, NJ 07101-0130

511919038 +Palisades Radiology Associates, 7600 River Road, North Bergen, NJ 07047-6217  
511919039 +Philip DiPasquale DC, C/O Pearl & Levy, 175 Fairfield Ave Suite 4B,  
West Caldwell, NJ 07006-6415

512016525 +Sallie Mae Inc. on behalf of NJHESAA, P.O. Box 548, Trenton, NJ 08625-0548  
511919043 +Savit Coll, Po Box 250, East Brunswick, NJ 08816-0250  
511919044 +Suntander Counsumer USA INC, PO Box 660633, Dallas, TX 75266-0633  
511919045 +T Moblie, C/O William W. Sigel Associates, 7 Penn Plz, New York, NY 10001-3967  
511919047 Teaneck Emergency Physicians, PO Box 13700-3765, Philadelphia, PA 19191-3765  
513114209 U.S. Bank, National Association, et al, c/o PROBER & RAPHAEL, ATTORNEYS FOR SECURED CREDITOR,  
P.O. Box 4365, Woodland Hills, CA 91365-4365

516180896 U.S. Dept. of Education, PO Box 530260, Payment Center, Atlanta, GA 30353-0260  
516251690 US Dept of Education, PO Box 530260, Payment Center, Atlanta, GA 30353-0260  
511919052 +Us Dept Of Education, Po Box 5609, Greenville, TX 75403-5609

District/off: 0312-2

User: admin  
Form ID: 3180W

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Total Noticed: 114

Date Rcvd: Aug 24, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbank@usdoj.gov Aug 24 2016 23:34:26 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 24 2016 23:34:22 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

512058341 EDI: HNDA.COM Aug 24 2016 23:18:00 American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088

511919022 EDI: HNDA.COM Aug 24 2016 23:18:00 Honda Financial Services, PO Box 7829, Philadelphia, PA 19101-7829

511918985 +E-mail/Text: bknotice@erccollections.com Aug 24 2016 23:34:27 AT & T, C/O Enhanced Recovery Collection, 8014 Bayberry Rd, Jacksonville, FL 32256-7412

512093168 +EDI: AFNIRECOVERY.COM Aug 24 2016 23:18:00 Afni, Inc., PO BOX 3667, Bloomington, IL 61702-3667

512017884 +EDI: ACCE.COM Aug 24 2016 23:18:00 Asset Acceptance LLC, Po Box 2036, Warren MI 48090-2036

511918984 +EDI: ACCE.COM Aug 24 2016 23:18:00 Asset Acceptance assignee WFNB, C/O Thomas Murtha, Esq., 15 E Centre Street PO Box 771, Woodbury, NJ 08096-7771

511918989 +EDI: BANKAMER.COM Aug 24 2016 23:18:00 Bank Of America, PO Box 22033, Greensboro, NC 27420-2033

511918987 EDI: BANKAMER.COM Aug 24 2016 23:18:00 Bank Of America, PO Box 5170, Simi Valley, CA 93062-5170

512020862 +EDI: BANKAMER.COM Aug 24 2016 23:18:00 Bank of America, N.A., P.O. Box 26012, NC4-105-02-99, Greensboro, North Carolina 27420-6012

511918992 +EDI: RMSC.COM Aug 24 2016 23:18:00 Brands Mart/gemb, Po Box 981439, El Paso, TX 79998-1439

511918998 EDI: CAPITALONE.COM Aug 24 2016 23:18:00 Capital One Bank Usa, Po Box 85015, Richmond, VA 23285-5075

511918993 +E-mail/Text: bcwrtoff@cablevision.com Aug 24 2016 23:35:18 Cablevision, C/O ER Solutions Inc, 200 Jericho Quadrangle, Jericho, NY 11753-2701

511918994 E-mail/Text: bcwrtoff@cablevision.com Aug 24 2016 23:35:18 Cablevision, 200 Jericho Quadrangle, Jericho, NY 11753-2701

511918995 +E-mail/Text: bankruptcynotices@cbecompanies.com Aug 24 2016 23:34:45 Capital One Assignee LVNV Funding, C/O Nelson Watson & Associates, 80 Merrimack Street Lower Level, Haverhill, MA 01830-5202

513817990 EDI: CAPITALONE.COM Aug 24 2016 23:18:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083

512139491 EDI: CAPITALONE.COM Aug 24 2016 23:18:00 Capital One Bank (USA), N.A., by American InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083

511918996 +EDI: CAPITALONE.COM Aug 24 2016 23:18:00 Capital One Bank Usa, Pob 30281, Salt Lake City, UT 84130-0281

515963925 +EDI: AISACG.COM Aug 24 2016 23:18:00 Capital One N.A., c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028

515963925 +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Aug 25 2016 10:44:33 Capital One N.A., c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028

511918999 +EDI: CHASE.COM Aug 24 2016 23:18:00 Chase Bank Usa, Na, 201 N. Walnut St//del-1027, Wilmington, DE 19801-2920

511919000 +EDI: CIAC.COM Aug 24 2016 23:18:00 Citimortgage Inc, Po Box 9438, Gaithersburg, MD 20898-9438

511919001 +EDI: NAVIENTFKASMDOE.COM Aug 24 2016 23:18:00 Dept Of Ed/sallie Mae, Po Box 9635, Wilkes Barre, PA 18773-9635

511919002 +E-mail/Text: egssupportservices@egscorp.com Aug 24 2016 23:34:31 Direct TV, C/O NCO Financial, 507 Prudential Rd, Horsham, PA 19044-2308

511919007 +EDI: ACCE.COM Aug 24 2016 23:18:00 Fashion Bug / World Financial, C/O Asset Acceptance LLC, Po Box 2036, Warren, MI 48090-2036

511919009 +EDI: AMINFOFP.COM Aug 24 2016 23:18:00 First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868

511919010 +EDI: AMINFOFP.COM Aug 24 2016 23:18:00 First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145

511919011 +EDI: AMINFOFP.COM Aug 24 2016 23:18:00 Fst Premier, 3820 N Louise Ave, Sioux Falls, SD 57107-0145

511919014 +EDI: GMACFS.COM Aug 24 2016 23:13:00 G M A C, Po Box 105677, Atlanta, GA 30348-5677

511919016 +EDI: RMSC.COM Aug 24 2016 23:18:00 Gemb/lord And Taylor, Po Box 981432, El Paso, TX 79998-1432

511919017 +E-mail/Text: tceb@gwinnettcounty.com Aug 24 2016 23:33:30 Gwinnett County Tax Commissioner, PO Box 372, Lawrenceville, GA 30046-0372

511919023 +EDI: HFC.COM Aug 24 2016 23:18:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253

511919026 +E-mail/Text: bankruptcynotice@capitalone.com Aug 24 2016 23:34:57 ING Direct, 1 South Orange Street, Wilmington, DE 19801-5045

511919027 EDI: IRS.COM Aug 24 2016 23:18:00 Internal Revenue Service, PO Box # 37008, Hartford, CT 06176-0008

511919028 +E-mail/Text: creynolds@csa-inc.biz Aug 24 2016 23:33:27 Jackson Electric, C/O Collection Svc Of Athe, 110 Newton Bridge Rd Bld, Athens, GA 30607-1163

512274049 +EDI: RESURGENT.COM Aug 24 2016 23:18:00 LVNV Funding LLC, c/o Resurgent Capital Services, LP, P O Box 10675, Greenville SC 29603-0675

511919031 E-mail/Text: bankruptcynotice@nymcu.org Aug 24 2016 23:34:46 Municipal Credit Union, 185 Montague St, Brooklyn, NY 11201

District/off: 0312-2

User: admin  
Form ID: 3180W

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Date Rcvd: Aug 24, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

513857265 +EDI: AIS.COM Aug 24 2016 23:13:00 Midland Funding LLC, by American InfoSource LP as agent,  
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457, Midland Funding LLC 77210-4457  
513857264 EDI: AIS.COM Aug 24 2016 23:13:00 Midland Funding LLC, by American InfoSource LP as agent,  
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457  
513571611 EDI: AIS.COM Aug 24 2016 23:13:00 Midland Funding LLC, by American InfoSource LP as agent,  
PO Box 4457, Houston, TX 77210-4457  
513606698 +E-mail/Text: bknotice@ncmlc.com Aug 24 2016 23:34:30 National Capital Management, LLC.,  
8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741  
511919033 +E-mail/Text: electronicbkydocs@nelnet.net Aug 24 2016 23:34:27 Nelnet Loan Services,  
Po Box 1649, Denver, CO 80201-1649  
514730262 EDI: PRA.COM Aug 24 2016 23:13:00 Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk, VA 23541  
514730263 EDI: PRA.COM Aug 24 2016 23:13:00 Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541  
513867436 +EDI: PRA.COM Aug 24 2016 23:13:00 PRA Receivables Management, LLC, POB 41067,  
Norfolk, VA 23541, PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
513867435 +EDI: PRA.COM Aug 24 2016 23:13:00 PRA Receivables Management, LLC, POB 41067,  
Norfolk, VA 23541-1067  
512209532 E-mail/Text: ebn@vativrecovery.com Aug 24 2016 23:34:07 Palisades Acquisition IX, LLC,  
c/o Vativ Recovery Solutions, LLC, PO Box 40728, Houston, TX 77240-0728  
512157561 EDI: RECOVERYCORP.COM Aug 24 2016 23:18:00 Portfolio Investments I LLC,  
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
511919040 +EDI: NAVIENTFKASMSERV.COM Aug 24 2016 23:13:00 Sallie Mae, Po Box 9500,  
Wilkes Barre, PA 18773-9500  
512298771 EDI: NAVIENTFKASMDOE.COM Aug 24 2016 23:18:00 Sallie Mae Inc., on behalf of the,  
Department of Education, P.O. Box 740351, Atlanta, GA 30374-0351  
511919041 +EDI: NAVIENTFKASMSERV.COM Aug 24 2016 23:13:00 Sallie Mae-ffelp, Po Box 9500,  
Wilkes Barre, PA 18773-9500  
512612886 +EDI: DRIV.COM Aug 24 2016 23:18:00 Santander Consumer USA, Po Box 560284,  
Dallas, TX 75356-0284  
511919046 +E-mail/Text: bankruptcydepartment@tsico.com Aug 24 2016 23:35:12 TD Bank NA,  
C/O NCO Financial, Pob 15636, Wilmington, DE 19850-5636  
511919049 EDI: TFSR.COM Aug 24 2016 23:19:00 Toyota Motor Credit, 4 Gatehall Dr Ste 350,  
Parsippany, NJ 07054  
511919048 +EDI: CITICORP.COM Aug 24 2016 23:18:00 The Home Depot/cbsd, Po Box 6497,  
Sioux Falls, SD 57117-6497  
512242359 EDI: VERIZONEAST.COM Aug 24 2016 23:18:00 VERIZON, PO BOX 3037,  
BLOOMINGTON, IL 61702-3037  
512242330 +EDI: VERIZONCOMB.COM Aug 24 2016 23:18:00 VERIZON, 404 BROCK DR,  
BLOOMINGTON, IL 61701-2654  
511919053 +EDI: AFNIRECOVERY.COM Aug 24 2016 23:18:00 Verizon Inc., C/O Afni, Inc, Po Box 3427,  
Bloomington, IL 61702-3427  
511919056 EDI: VERIZONCOMB.COM Aug 24 2016 23:18:00 Verizon NJ, Po Box 4830,  
Trenton, NJ 08650-4830  
511919055 +EDI: VERIZONEAST.COM Aug 24 2016 23:18:00 Verizon New Jersey Inc, 500 Technology Dr,  
Weldon Spring, MO 63304-2225  
511919057 +EDI: MID8.COM Aug 24 2016 23:18:00 WAMU, C/O Midland Credit Managment, 8875 Aero Dr,  
San Diego, CA 92123-2251  
511919058 +EDI: WFNNB.COM Aug 24 2016 23:18:00 Wfnnb/fashion Bug Vi, Po Box 182273,  
Columbus, OH 43218-2273  
511919059 +EDI: WFNNB.COM Aug 24 2016 23:18:00 Wfnnb/fortunoff, Po Box 182273,  
Columbus, OH 43218-2273  
511919060 +EDI: WFNNB.COM Aug 24 2016 23:18:00 Wfnnb/lane Bryant, 4590 E Broad St,  
Columbus, OH 43213-1301  
512019836 EDI: Q3G.COM Aug 24 2016 23:18:00 World Financial Network National Bank,  
Quantum3 Group LLC, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 66

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

trfee\* +Capital One, N.A., 1 S. Orange St., Wilmington, DE 19801-5006  
513862096\* +Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,  
Houston, TX 77210-4457, Midland Funding LLC 77210-4457  
513862095\* Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,  
Houston, TX 77210-4457  
513572330\* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457,  
Houston, TX 77210-4457  
511919042\* +Sallie Mae-ffelp, Po Box 9500, Wilkes-barre, PA 18773-9500  
511919051\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit Co, 90 Chrystal Run Rd,  
Middletown, NY 10940)  
511919050\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit Co, 90 Crystal Run Rd Ste 31,  
Middletown, NY 10941)  
511919054\* +Verizon Inc., C/O Afni, Po Box 3427, Bloomington, IL 61702-3427

District/off: 0312-2

User: admin  
Form ID: 3180W

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Total Noticed: 114

Date Rcvd: Aug 24, 2016

511919035      ##Northern N.J. Cardiology Associates,      7704 Marine Road,      North Bergen, NJ      07047  
TOTALS: 0, \* 8, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 26, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on August 24, 2016 at the address(es) listed below:

Jason Brett Schwartz      on behalf of Creditor      Portfolio Recovery Associates, LLC  
jschwartz@mesterschwartz.com  
Joshua I. Goldman      on behalf of Creditor      Capital One, N.A. jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Karina Velter      on behalf of Creditor      ING Bank, FSB Velter.karina@gmail.com  
Marc G. Alster      on behalf of Debtor Cleon O Webster malster@alsterlaw.com  
Marc G. Alster      on behalf of Joint Debtor Roxanne E Webster malster@alsterlaw.com  
Marie-Ann Greenberg      magecf@magtrustee.com  
Marie-Ann Greenberg (N/A)      on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com  
Scott D. Sherman      on behalf of Creditor      U.S. Bank National Association, as successor trustee  
to Bank of America, N.A., as successor by merger to LaSalle Bank, N.A., as trustee for the  
holders of the First Franklin Mortgage Loan Trust, Mortg ssherman@minionsherman.com  
Steven K. Eisenberg      on behalf of Creditor      ING Bank, FSB seisenberg@sterneisenberg.com,  
dbogucki@sterneisenberg.com;jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;ckohn@sterneise  
nberg.com  
Steven K. Eisenberg      on behalf of Creditor      Capital One, N.A. seisenberg@sterneisenberg.com,  
dbogucki@sterneisenberg.com;jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;ckohn@sterneise  
nberg.com

TOTAL: 10